

**Report of the Trustees and
Unaudited Financial Statements for the Year Ended 31 December 2025
for
CARLOWAY FREE CHURCH OF SCOTLAND**

Mann Judd Gordon Ltd
Chartered Accountants
26 Lewis Street
Stornoway
Isle of Lewis
HS1 2JF

CARLOWAY FREE CHURCH OF SCOTLAND

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CARLOWAY FREE CHURCH OF SCOTLAND

Report of the Trustees for the Year Ended 31 December 2025

The trustees present their report with the financial statements of the charity for the year ended 31 December 2025. The trustees have adopted the provisions of Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019).

OBJECTIVES AND ACTIVITIES

Objectives and aims

The principal objectives of the Free Church of Scotland and this congregation are the public worship of God, the spreading of the Gospel of Jesus Christ, the exercise of pastoral care and the provision of practical compassion for those in need.

Significant activities

The principal activities of the congregation are the conduct of public worship on the Lord's Day, midweek prayer meeting, Sabbath School, District Outreach and Youth Fellowship.

ACHIEVEMENTS AND PERFORMANCE

Charitable activities

2025 was an encouraging year for the congregation. We have been able to strengthen our ties with the community and we have welcomed new people to our services. We also reached the important milestone of paying off the £50,000 loan borrowed for the renovation work undertaken in 2022 and 2023.

The congregation continues to engage in weekly services, youth work, pastoral care, fundraising, and involvement in various community activities.

As indicated in the 2024 Report, one of our aims for 2025 was to recruit another Minister in Training. This was achieved in August 2025 with the appointment of Gordon Macleod as a Minister in Training on a two year contract. Our ties with Edinburgh Theological Seminary have also grown closer, where our pastor, Thomas Davis, serves as part time lecturer and course organiser in Systematic Theology. We have also deeply valued our ongoing partnership and cooperation with Carloway Church of Scotland.

Overall, 2025 has been a positive and encouraging year.

FINANCIAL REVIEW

Review of the year

The results for the year and the closing balances are stated on pages 5 and 6.

FUTURE PLANS

Now that the building loan is paid off, we hope to engage in more fundraising for charitable causes connected to the congregation. We are also beginning to make plans for the future leadership of the congregation. We aim to appoint new office bearers and discussions will commence regarding a future pastor as our current minister, Rev Thoams Davis, has been appointed to take over as Principal of Edinburgh Theological Seminary in summer 2028.

CARLOWAY FREE CHURCH OF SCOTLAND

Report of the Trustees for the Year Ended 31 December 2025

STRUCTURE, GOVERNANCE AND MANAGEMENT

Governing document

Carloway Free Church is a congregation of the Free Church of Scotland working towards the common aims set out below. It is a Presbyterian church adhering in its worship and doctrine to the position of the Church of Scotland at the Reformation. The Free Church of Scotland has an explanatory document which gives the historical background to the denomination coming into being in 1843 and lists documents in which is embodied the constitution of the Church. The document is available on request from the Free Church of Scotland, 15 North Bank St., The Mound, Edinburgh, EH1 2LS.

The Free Church of Scotland currently has over 100 congregations in Scotland, as well as one in London and four in North America, and sister Churches founded by mission work in India, Peru and South Africa. The Church also has a Theological Seminary in Edinburgh for the training of ministers and other Christian workers and sustains an extensive missionary programme relative to the size of the church. The principal activity of the Church is the conduct of public worship and associated matters in the context of local congregations.

Dating from 1843 but with its roots in the Reformation, the Free Church of Scotland owes its distinctive title to its historical struggle to remain 'free' from state interference in its internal affairs. It has close and active relations with many other Reformed churches of Jesus Christ throughout the world and stands firmly in the tradition which accepts the Bible in its entirety as the Word of God and derives its forms of teaching, worship, ministry and government from it. The main emphasis of our worship is the preaching of the gospel - the good news of a free and sovereign salvation through Jesus Christ alone.

The congregation is authorised by the Church to have a minister paid from the central funds of the Church.

The property of the congregation is held under the church's model trust deed.

The government of the Free Church of Scotland is Presbyterian and the congregation is within the Presbytery of Lewis. The governing body of the congregation is the Kirk Session.

The administration of the finances and property of the congregation is the responsibility of the Deacon's Court which is elected by the members of the congregation, under the supervision of the Kirk Session.

The congregation makes grants from its gift income to individuals and organisations whose aims are compatible with the congregation's objectives.

REFERENCE AND ADMINISTRATIVE DETAILS

Registered Charity number

SC012925

Principal address

Tirodh
4 Garenin
Carloway
Isle of Lewis
HS2 9AL

Trustees

Rev T C G Davis	Minister
J Maclean	
J M Morrison	
A D Macritchie	
M Macmillan	
A Macarthur	
N A Ingram	
D Macleod	
A Macaskill	

CARLOWAY FREE CHURCH OF SCOTLAND

Report of the Trustees for the Year Ended 31 December 2025

REFERENCE AND ADMINISTRATIVE DETAILS

Independent Examiner

Mann Judd Gordon Ltd
Chartered Accountants
26 Lewis Street
Stornoway
Isle of Lewis
HS1 2JF

Congregational Treasurer

Grant Macdonald

STATEMENT OF TRUSTEES' RESPONSIBILITIES

The trustees are responsible for preparing the Report of the Trustees and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

Charity law requires the trustees to prepare financial statements for each financial year. Under that law, the trustees have elected to prepare the financial statements in accordance with United Kingdom Generally Accepted Accounting Practice (United Kingdom Accounting Standards and applicable law).

Under charity law the trustees must not approve the financial statements unless they are satisfied that they give a true and fair view of the state of affairs of the charity and of the incoming resources and application of resources, including the income and expenditure, of the charity for that period. In preparing those financial statements, the trustees are required to

- select suitable accounting policies and then apply them consistently;
- observe the methods and principles in the Charities SORP;
- make judgements and estimates that are reasonable and prudent;
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue in business.

The trustees are responsible for keeping proper accounting records which disclose with reasonable accuracy at any time the financial position of the charity and to enable them to ensure that the financial statements comply with the Charities and Trustee Investment (Scotland) Act 2005 and The Charities Accounts (Scotland) Regulations 2006 (as amended). They are also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

Approved by order of the board of trustees on 23 September 2026 and signed on its behalf by:



Trustee

**Independent Examiner's Report to the Trustees of
Carlway Free Church of Scotland**

I report on the accounts for the year ended 31 December 2025 set out on pages five to twelve.

Respective responsibilities of trustees and examiner

The charity's trustees are responsible for the preparation of the accounts in accordance with the terms of the Charities and Trustee Investment (Scotland) Act 2005 and the Charities Accounts (Scotland) Regulations 2006 (as amended). The charity's trustees consider that the audit requirement of Regulation 10(1)(a) to (c) of the Accounts Regulations does not apply. It is my responsibility to examine the accounts as required under Section 44(1)(c) of the Act and to state whether particular matters have come to my attention.

Basis of the independent examiner's report

My examination was carried out in accordance with Regulation 11 of the Charities Accounts (Scotland) Regulations 2006. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts, and seeking explanations from you as trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently I do not express an audit opinion on the view given by the accounts.

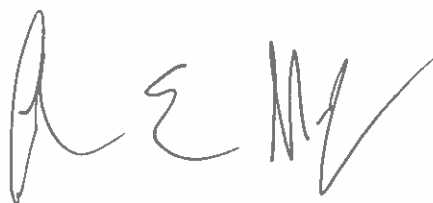
Independent examiner's statement

In connection with my examination, no matter has come to my attention :

- (1) which gives me reasonable cause to believe that, in any material respect, the requirements
- to keep accounting records in accordance with Section 44(1)(a) of the 2005 Act and Regulation 4 of the 2006 Accounts Regulations; and
 - to prepare accounts which accord with the accounting records and to comply with Regulation 8 of the 2006 Accounts Regulations

have not been met; or

- (2) to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.



John Eskdale Moffat BA FCA
The Institute of Chartered Accountants in England and Wales

Mann Judd Gordon Ltd
Chartered Accountants
26 Lewis Street
Stornoway
Isle of Lewis
HS1 2JF

23 September 2026

CARLOWAY FREE CHURCH OF SCOTLAND

RECEIPTS AND PAYMENTS ACCOUNT for the Year Ended 31 December 2025

	Unrestricted funds £	Restricted funds £	31.12.25 Total funds £	31.12.24 Total funds £
RECEIPTS				
Donations and legacies				
Offerings and Donations	56,304	32,960	89,264	91,149
Gift aid	15,264	996	16,260	21,358
Grants	<u>3,150</u>	<u>-</u>	<u>3,150</u>	<u>1,833</u>
	74,718	33,956	108,674	114,340
Investment income				
Deposit account interest	-	234	234	198
Charitable activities				
Monthly record income	375	-	375	-
Sale of merchandise	<u>314</u>	<u>-</u>	<u>314</u>	<u>-</u>
	<u>689</u>	<u>-</u>	<u>689</u>	<u>-</u>
Total incoming resources	75,407	34,190	109,597	114,538
PAYMENTS				
Charitable activities				
Remittance to Central Offices	43,716	-	43,716	38,244
Minister's Expenses	1,055	-	1,055	2,990
Pulpit Supply	1,145	-	1,145	1,730
Communion Expenses	14	-	14	16
Presbytery Dues	427	-	427	527
Sunday School expenses	714	342	1,056	1,044
Youth Fellowship expenses	-	560	560	1,374
Outreach expenses	656	-	656	5,889
Minister in Training costs	5,218	-	5,218	7,536
Pulpit Supplies	83	-	83	-
Church repairs and upgrades	681	2,274	2,955	9,822
Manse repairs	64	449	513	68
Church heat & light	7,141	670	7,811	7,432
Manse heat & light	-	2,865	2,865	3,263
Insurance	-	3,732	3,732	4,022
Church - other running costs	580	3	583	1,093
Manse - other running costs	1,050	44	1,094	-
Telephone & Internet	1,559	593	2,152	1,114
Sundry	-	-	-	612
Council Tax	-	3,009	3,009	1,887
Accountancy	761	-	761	732
Loan repayments	-	24,925	24,925	21,622
Grants and donations paid out	900	1,924	2,824	1,300
Grants to individuals	<u>-</u>	<u>-</u>	<u>-</u>	<u>775</u>
Total resources expended	<u>65,764</u>	<u>41,390</u>	<u>107,154</u>	<u>113,092</u>
Net income	<u>9,643</u>	<u>(7,200)</u>	<u>2,443</u>	<u>1,446</u>

CARLOWAY FREE CHURCH OF SCOTLAND

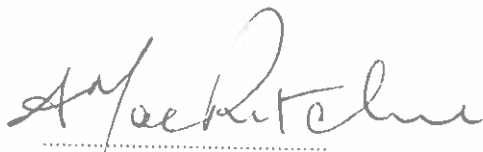
STATEMENT OF BALANCES
31 December 2025

	Unrestricted fund £	Restricted funds £	31.12.25 Total funds £	31.12.24 Total funds £
BANK & CASH				
Opening reserves	8,318	19,950	28,268	26,822
Net (expenditure) / income	9,643	(7,200)	2,443	1,446
Inter-fund transfers	<u>(8,141)</u>	<u>8,141</u>	<u>-</u>	<u>-</u>
TOTAL BANK & CASH	<u>9,820</u>	<u>20,891</u>	<u>30,711</u>	<u>28,268</u>

OTHER ASSETS AND LIABILITIES

Gift Aid debtor			<u>2,896</u>	<u>4,039</u>
Loan due to Free Church of Scotland			<u>-</u>	<u>22,674</u>

The financial statements were approved by the Board of Trustees and authorised for issue on 23 September 2026 and were signed on its behalf by:


 Trustee

CARLOWAY FREE CHURCH OF SCOTLAND

Notes to the Financial Statements for the Year Ended 31 December 2025

1. ACCOUNTING POLICIES

Basis of preparing the financial statements

The financial statements have been prepared on a Receipts and Payments basis, under the historical cost convention, and in accordance with the Financial Reporting Standard for Smaller Entities (effective April 2008), the Charities and Trustee Investment (Scotland) Act 2005 and the requirements of the Statement of Recommended Practice, Accounting and Reporting by Charities.

The presentation currency of the accounts is Pound sterling (£). The accounts are rounded to the nearest £1.

Taxation

The charity is exempt from tax on its charitable activities.

Fund accounting

Unrestricted funds can be used in accordance with the charitable objectives at the discretion of the trustees.

Restricted funds can only be used for particular restricted purposes within the objects of the charity. Restrictions arise when specified by the donor or when funds are raised for particular restricted purposes.

2. DONATIONS AND LEGACIES

	31.12.25	31.12.24
	£	£
Offerings and Donations	89,264	91,149
Gift aid	16,260	21,358
Grants	<u>3,150</u>	<u>1,833</u>
	<u>108,674</u>	<u>114,340</u>

Grants received, included in the above, are as follows:

	31.12.25	31.12.24
	£	£
Free Church of Scotland	<u>3,150</u>	<u>1,833</u>

3. GRANTS PAYABLE

	31.12.25	31.12.24
	£	£
Inter-Denominational Objects	<u>2,824</u>	<u>2,075</u>

The total grants paid to institutions during the year was as follows:

	31.12.25	31.12.24
	£	£
Tearfund	413	-
Steadfast Global	765	-
Bethesda Hospice	355	-
Operation Mobilisation	250	-
Hope Church Leith	-	250
Safe Families	-	250
Free Church Youth Camps	500	800
Broughty Ferry Free Church	150	-
Eilean Siar Foodbank	<u>391</u>	<u>-</u>
	<u>2,824</u>	<u>1,300</u>

The total grants paid to individuals during the year was as follows:

	31.12.25	31.12.24
	£	£
Benevolent support to individuals	<u>-</u>	<u>775</u>

CARLOWAY FREE CHURCH OF SCOTLAND

Notes to the Financial Statements - continued for the Year Ended 31 December 2025

4. TRUSTEES' REMUNERATION AND BENEFITS

As noted in the Report of Trustees, in January 2022, Phil Pickett was employed as a Minister in Training in the congregation as part of his training for Free Church ministry. Costs relating to this were £7,028, with a related grant received from the Free Church of Scotland of £3,644.

Trustees' expenses

There were no trustees' expenses paid for the year ended 31 December 2025 nor for the year ended 31 December 2024.

5. MOVEMENT IN FUNDS

	At 1.1.25 £	Net movement in funds £	Transfers between funds £	At 31.12.25 £
Unrestricted funds				
General fund	8,318	9,643	(8,141)	9,820
Restricted funds				
Fabric fund	931	(407)	4,261	4,785
Charity collections (PM)	1,799	644	-	2,443
Special Projects fund	16,453	(6,618)	3,480	13,315
Youth Work	<u>767</u>	<u>(819)</u>	<u>400</u>	<u>348</u>
	<u>19,950</u>	<u>(7,200)</u>	<u>8,141</u>	<u>20,891</u>
TOTAL FUNDS	<u><u>28,268</u></u>	<u><u>2,443</u></u>	<u><u>-</u></u>	<u><u>30,711</u></u>

Net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Movement in funds £
Unrestricted funds			
General fund	75,407	(65,764)	9,643
Restricted funds			
Fabric fund	11,719	(12,126)	(407)
Charity collections (PM)	2,568	(1,924)	644
Special Projects fund	19,820	(26,438)	(6,618)
Youth Work	<u>83</u>	<u>(902)</u>	<u>(819)</u>
	<u>34,190</u>	<u>(41,390)</u>	<u>(7,200)</u>
TOTAL FUNDS	<u><u>109,597</u></u>	<u><u>(107,154)</u></u>	<u><u>2,443</u></u>

6. LOAN FROM FREE CHURCH OF SCOTLAND

During 2022 the charity received a loan of £50,000 from The Free Church Of Scotland in relation the Church Building Renovation project. The maximum repayment period is seven years and interest is charged at 2% above the Bank of England Base Rate. The loan was repaid during the year ended 31 December 2025.